

## OLD JOHN D.

draws annually twenty times what he could earn in any position, with all his commercial knowledge.

Start saving money today for the boy with some of our Home Banks. At the interest we pay it will pile up to big figures before he is 21.

**Bank of Hawaii, Ltd.**  
Capital-Surplus: \$1,200,000

## INSURANCE

**Fire Life Accident Marine Plate Glass Surety Liability**



**Hawaiian Trust Co., Ltd.**  
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## FIRE!

If Honolulu were again swept by a conflagration, could you collect your insurance?

**C. Brewer & Co., Ltd.**  
(ESTABLISHED 1826)

represent the largest and strongest fire insurance companies in the world.

**Lowest Rates Liberal Settlements**

## FIRE INSURANCE

**The B. F. Dillingham Co.**

LIMITED

General Agent for Hawaii

Atlas Assurance Company of London.  
New York Underwriters' Agency.  
Provident Washington Insurance Co.  
4th FLOOR, STANGENWALD BLDG.

## More Than a Million Dollars

Report of the Insurance Commissioner, shows that more than a million dollars net is sent out annually from this territory.

## Home Insurance Co.

Why not patronize and keep some of this money here?  
O'Neill Building Cor. Fort and King  
Telephone 3529.

## FOR SALE

\$ 850—Lot 55x32.5 off Beretania St., nr. Punchbowl.  
\$2750—1.63 acres on old Palolo Rd. with 2-bedroom house. Many fruit trees.  
\$1500—10-acre farm, Kalihi, 1 1/2 miles from King St.  
\$ 400—Lot 50x100 at Puunui, near car line.  
\$2250—Lot 17x67, with house, on Lihouliho St., near Makiki Fire Station.  
Lots on Fort St. above bridge at 18c to 20c per sq. ft.

**P. E. R. STRAUCH,**

Waity Building 74 S. King Street

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REAL ESTATE, INSURANCE, LOAN NEGOTIATED  
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MEAT MARKET AND IMPORTERS

Telephone No. 3451

## Clothing and Shoes

**Yee Chan & Co.**

Bethel and King Streets.

BUY YOUR DRY GOODS FROM

**Kwong Sing Loy & Co.**

King Street, Three Doors from Bethel

FINE LINE OF DRY GOODS

**Wah Ying Chong Co.**

KING STREET EWA FISHMARKET

IMPORTERS OF ORIENTAL GOODS

**Wing Wo Tai & Co.**

941 Nuuanu, near King Street  
Phone 1020.

**Exclusive Patterns In Handsome Greys**

**W. W. AHANA,**

22 SOUTH KING STREET

**SANG CHAN**

McANDLESS BLDG.  
P. O. Box 961. Telephone 8129.

**FINEST FIT**

And Cloth of All Quality Can Be Purchased from

**WONG WONG CO.**

Builders and Contractors  
Office, Maunakea St.

**L. CHONG & CO.,**

FURNITURE

Mattress Upholstering and Furniture Repairing

22 BERETANIA NEAR NUUANU

YOU'LL FIND WHAT YOU WANT AT THE

**City Hardware Co.,**

NUUANU AND KING STREETS

**WING CHONG CO.**

KING ST., NEAR BETHEL

Dealers in Furniture, Mattresses, etc., etc. All kinds of KOA and MASON FURNITURE made to order.

## BO WO

Men of the Fleet and Tourists  
The best place in Honolulu to buy Jade and Chinese Jewelry of all kinds.  
HOTEL AND SMITH STREETS

**Y. YOSHIKAWA,**

The BICYCLE DEALER and REPAIRER, has moved to  
180 KING STREET

New location—Red front, near Young Building. Telephone 2513.

Telephone 3197 P. O. Box 708

**S. KOMEYA**

Vulcanizing Works  
182 Merchant Street Near Alakea  
HONOLULU, T. H.

**Y. TAKAKUWA**

COMMISSION MERCHANT  
Japanese Provisions and General Merchandise  
NUUANU ST. NEAR KING STREET

**CUT FLOWERS**

CLOTHES CLEANED AND PRESSED  
S. HARODA  
Fort and Pauahi Sts. Phone 3029

## "TANGLED MONEY" CONDITION REVEALED BY H. GOODING FIELD

**Municipal Expert Finds Hawaii County Finances in Very Chaotic Condition**

(Special Star-Bulletin Correspondence)  
HILLO, July 29.—Lax methods of all kinds are revealed in a supplementary report made to the Hilo Board of Trade by Expert H. Gooding Field, of which the substance was published by wireless in the Star-Bulletin.

Mr. Field declares that the system of accounting has been so loose that it will require a regular audit that will keep auditors employed a number of months to determine where the county stands financially. His report says in part:

The county treasurer took office in January, 1911, and about that time consulted with the county auditor, and later with the chairman of the finance committee regarding the fact that he was not advised of the outstanding warrants, and also that he (the county treasurer) had no knowledge of the balances of either the general or special appropriation funds kept by the county auditor, in consequence of which the county treasurer was unable, at any time, to ascertain the financial status of the county of Hawaii. This state of affairs has not since been remedied.

No Audits.

The general and special appropriation accounts kept by the county auditor have never been audited, and the balances as reported to the board of supervisors from time to time have never been verified, although the same have been accepted as true balances.

On March 30, 1912, the balances appearing in the under-mentioned general appropriation accounts were rescinded without resolution of the board of supervisors and the accounts referred to were, to all intents and purposes, closed as of the above date.

On January 4th, 1912, a statement of balances appearing in the auditor's books was handed to the county clerk, and referred, without verification, to the finance committee. This committee reported the same to the board of supervisors and a necessary deficiency appropriation was passed by them.

Under the present accounting system, the county treasurer has no means of checking the correctness of any of the warrants drawn by the county auditor, but is compelled to accept the same upon presentation by the bank or banks for its face value and subject to the genuineness of the signature of the county auditor on the warrant.

System Is Lax.  
To say the least, the present municipal accounting system of the county of Hawaii is not constructed on sound principles of public accounting, and so long as such irregularities are permitted there is every opportunity for them to ripen into actual abuses. The extent of such technical and fundamental errors cannot be ascertained by testing the accuracy of the bulk of the postings by aggregates which appear in the subsidiary books and ledgers which are represented in the controlling accounts.

Considering, therefore, the fact that no audit has been made at any time of either the general or special appropriation accounts kept by the county auditor, and in view also of the known differences, however small, which exist between the actual and the reported balances of the controlling accounts, it is impossible to state, with any degree of accuracy whether the accounts of the county of Hawaii fully and fairly disclose the position of its affairs, or in what respect they fail to do so. A mere skimming of the financial affairs of the county will not suffice.

Complete Audit Recommended.

It is recommended that a complete and detailed audit of the county books, from the commencement of county government on July 1st, 1905, to date, should be undertaken at once by one

thoroughly conversant with the methods of municipal accounting. Such an audit would take from four to six months, the cost of which should not exceed from \$2500 to \$3500.

The accounts of the secretary of the board of liquor license commissioners have never been audited, although sums of money aggregating \$19,385 have been paid over to the county treasurer by that official from receipts for liquor licenses. The license certificates for the sale of liquor are issued by the secretary of the board, as above.

The last audit of the fines and costs of the police magistrate of South Hilo by the county auditor was made up to and including December 31st, 1910, although it will be seen on page 2 of this report that the sum of \$234.25, account of incidentals, was transferred back to the general fund on March 30th, 1912, as a true balance.

It was found from the available memoranda on hand with the road overseer for South Hilo that of the amount of \$1798.09 collected for the sale of crushed rock, feed, etc., in his district, the sum of \$1716.50 had been turned over to the county treasurer to date, leaving an unpaid balance of \$71.59.

## AVOID HARSH DRUGS

Many Cathartics Tend to Cause Injury to the Bowels.

If you are subject to constipation, you should avoid strong drugs and cathartics. They only give temporary relief and their reaction is harmful and sometimes more annoying than constipation. They are no way effect a cure and their tendency is to weaken the already weak organs with which they come in contact.

We honestly believe that we have the best constipation treatment ever devised. Our faith in it is so strong that we sell it on the positive guarantee that it shall not cost the user a cent if it does not give entire satisfaction and completely remedy constipation. This preparation is called Rexall Orderlies. These are prompt, soothing, and most effective in action. They are made of a recent chemical discovery. Their principal ingredient is odorless, tasteless, and colorless. Combined with other well-known ingredients, long established for their usefulness in the treatment of constipation, it forms a tablet which is eaten just like candy. They may be taken at any time, either day or night, without fear of their causing any inconvenience whatever. They do not gripe, purge, nor cause nausea. They act without causing any pain or excessive looseness of the bowels. They are ideal for children, weak, delicate persons, and aged people, as well as for the most hearty person.

They come in three size packages, 12 tablets, 10 cents; 36 tablets, 25 cents; 80 tablets, 50 cents. Remember you can obtain them only at our store—The Rexall Store, Benson, Smith & Co., Ltd., Fort and Hotel Sts.

## CHICAGO RICH IN GEMS

CHICAGO, Ill., July 8.—More than \$2,000,000 worth of jewels were imported to Chicago in 1911, it was learned today following the report of the Treasury Department.

According to one diamond importer, there are now from \$35,000,000 to \$50,000,000 worth of jewels owned by Chicago society women, many of whom are noted for their magnificent gems.

Mrs. Samuel Insull, wife of the president of the Commonwealth Edison Company, probably possesses the rarest and most valuable collection of gems in Chicago. Most of them are pearls and diamonds. Mrs. Potter Palmer and Mrs. George M. Pullman possess famous collections of diamonds, and Mrs. Marshall Field's pearls are considered among the finest in America.



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**Absolutely Pure**  
The only baking powder made from Royal Grape Dream of Tartar No Alum, No Lime Phosphate

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**Building or Remodelling?**

Let us show you how you can get best results at half the usual expense by using

**BEAVER BOARD**

—the new scientifically constructed substitute for plaster and wall paper.

It is artistic, convenient, strong, cool, sanitary. It costs less, lasts longer, gives better service than any other.

**Lewers & Cooke,**

Limited

177 South King Street

**J. E. ROCHA,**

HIGH-CLASS TAILORING

Hotel Street, Nr. Y. M. C. A.

**Hawaiian Curios Special Sale**

**Weedon's Bazaar**  
1140 FORT STREET

**Forcegrowth Will Do It**

**NEW DRUG STORE**

SODA WATER FOUNTAIN  
HAWAII DRUG CO.  
42 Hotel Street, at end of Bethel  
Well Stocked with New Drugs and Novelties.

**Whitney AND Marsh**

RED FERN AND WARNERS' CORSETS

HALL-BORCHERT DRESS FORMS

## Special Sale of

**Ladies' Hosiery**

**THIS WEEK**

BLACK and WHITE LACE HOSE.....25c Values at 15c  
TAN and WHITE LACE HOSE.....35c Values at 20c  
BLACK and COLORED LACE HOSE.....50c Values at 35c  
PLAIN LISLE HOSE, all colors.....50c Values at 40c  
PLAIN LIGHT COLORED with Embroidery.....75c Values at 40c  
OUTSIZE, Black and White.....50c, 60c and \$1.00

**Misses' Norfolk Middy Blouses**

In White and Natural Colored Linens **\$1.75**

## Crepe Shirts

Are the choice of the exclusive man for summer wear. Big stock of varied patterns from

**\$1.50 up.**

**The Oriental Crepe Goods Co.**

61 KING STREET—NEXT TO ADVERTISER OFFICE

**Muslin Underwear**

COMPLETE LINE—BEST QUALITY—PRICES REASONABLE

**Canton Dry Goods Co.,**

HOTEL STREET, OPPOSITE EMPIRE THEATER

Typewriter Multigraph Printing  
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**GEO. S. IKEDA**

78 Merchant St.

Telephone 2800

**HIGH CLASS**

**Upholstery and Drapery Work**  
**J. HOPP & CO., Ltd.**

## Grand Clearing-Out Sale

The Combined Stocks of L. B. KERR & CO., LTD., and THE IDEAL CLOTHING STORE goods will be assembled at 84 Hotel Street, Pantheon Block. Sale begins Wednesday, July 31.

All goods will be sold at prices that will move them quickly. This stock consists of

**High-Grade Clothing for Men and Boys**

**Furnishing Goods, Hosiery, Neckwear, Hats, Caps**

WE WILL NOT QUOTE PRICES. SEE OUR WINDOW DISPLAY.

**L. B. KERR & CO., Ltd.**

84 HOTEL STREET, PANTHEON BLOCK.

## Like Magic

K C Baking Powder works like magic. Recipes formerly considered difficult to bake now come out of the oven light, dainty and delicious. It fairly makes you hungry to look at them.

**KC BAKING POWDER**

Is the housewife's best friend, lightening her burdens as well as the food. Wherever K C is used you will find healthy, happy families and a contented housewife. Complies with all pure food laws, both State and National. **Jaques Mfg. Co., Chicago**

